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PL
CLEIM - DAHO.

Attorney for Debtor

UNITED STATES BANKRUPTCY COURT DISTRICT OF IDAHO

RE:)	
JESSE SMITH;)	CASE NO: 98-04152
GEORGIA SMITH,)	CHAPTER 7
)	
))	

AMENDED MOTION TO AVOID JUDICIAL LIEN

- Movant, Jesse Smith and Georgia Smith, of 106 East First, Declo, Idaho are the
 Debtors in the above-identified proceeding.
- 2. Respondent, Cassia Regional Medical Center, located at 1501 Hiland Avenue, Burley, Idaho, is a creditor of the Debtors.
- 3. This is a motion pursuant to 11 U.S.C. § 522(f) (1) (A) to avoid a judicial lien upon real property owned by the Debtors, for medical services rendered to the Debtors.
- 4. The street address of such property is 106 East First, Declo, Idaho 83323, and at all times material hereto was and is owned and held by the Debtors as their personal

residence. In addition, the Debtors allege that on the date their petition was filed in the aboveidentified Court of the Fifth District, County of Cassia, that:

- a. Such property had a market value of \$ 17,500.00;
- b. That such property had an outstanding consensual lien thereon in favor of AVCO Financial Services,1239

 Poleline Road, #310 C, Twin Falls, Idaho 83301, in approximate amount of \$ 17,020.00;
- 5. Pursuant to 11 U.S.C. § 522(b) and (l), and Idaho Code § 55-1003, Debtor claimed such property as exempt in the amount of \$50,000.00, and no objections to such claim having been made, such property is deemed exempt under those code sections.
- 6. On November 5, 1998, the Fifth Judicial District, State of Idaho, entered judgment in the amount of \$22,657.40, together with interest thereon, in favor of the Respondent and against the Debtors in a civil action entitled Cassia Regional Medical Center v. Jesse Smith, Georgia Smith, Defendants, case no. CV-98-519D, a copy of which is attached hereto and marked as Exibit "A". On October 8, 1998, in the District Court of the Fifth Judicial District of the State of Idaho, in and for the County of Cassia, the court entered a Transcript and Abstract of Foreign Judgment. Pursuant to Idaho Code § 10-2220, such abstract of judgment was duly recorded in Cassia, County, Idaho on November 5, 1998, as a judgment lien on such property (Filing No: 25888).
- 7. The aforesaid judgment was duly listed on the Debtors' schedules as a debt in the above-identified bankruptcy proceeding.
 - 8. The Respondent's aforesaid lien upon the Debtors' property is a judicial lien

within the purview of 11 U.S.C. § 522(f)(1)(A). Said lien impairs Debtors' exemption in the property since the sum of said lien, all other liens on the property, and the amount of the exemption that the Debtors could claim if there were no liens on the property exceeds the value that the Debtors' interest in the property would have in the absence of any liens.

WHEREFORE, Debtor moves this Court for an order avoiding Respondent's lien in its entirety in Debtors' property as described herein, and granting such other further relief as the Court may deem to be just and proper.

DATED this the day of Mighter, 1999

Attorney for Debtor

L.D. Fitzgerald, Trustee P.O. Box 6199 Pocatello, Idaho 83205-6199

Jeff Howe U.S. Trustee P.O. Box 110 Boise, Idaho 83701

Cassia Regional Medical Center 1501 Hiland Avenue Burley, Idaho 83404

William R. Dalling DALLING & DALLING P.O. Box 50050 Idaho Falls, Idaho 83405

First class mail, Postage paid
Facsimile #
Hand-Delivered
Express Mail
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William R. Dalling, Esq. DALLING & DALLING P.O. Box 50050 Idaho Falls, Idaho 83405 (208)522-2350

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IN THE DISTRICT COURT OF THE FIFTH JUDICIAL DISTRICT OF THE STATE OF IDAHO, IN AND FOR THE COUNTY OF CASSIA

CASSIA REGIONAL MEDICAL CENTER,

Plaintiff.

VS.

JESSE SMITH and GEORGIA SMITH,

Defendants.

Case No. CV-98-519D

DEFAULT JUDGMENT

The Defendants, JESSE SMITH and GEORGIA SMITH, having been regularly served with process and having failed to appear and plead to Plaintiff's Complaint on file herein, and the time allowed by law for so pleading having expired and the default of said Defendants having been duly entered, and it appearing that said Defendants are not infants or incompetent persons and an affidavit of non-military service having been filed herein, and it appearing by the affidavit of William R. Dalling, attorney for Plaintiff, that Plaintiff is entitled to a judgment herein.

IT IS HEREBY ORDERED, ADJUDGED AND DECREED that Plaintiff has and recovers from the Defendants the sum of \$22657.40, said amount being itemized as follows, to-wit:



DEFAULT JUDGMENT

Principal	15689.82
Interest	1648.08
Attorney's fee	5200.00
Costs	119.50

TOTAL

\$22657.40

upon which sum interest shall accrue at the rate provided by law, and upon which judgment execution may issue.

DATED this day of October, 1998.

CERTIFICATE OF SERVICE

I hereby certify that I am the clerk of the above-entitled court, and that on the ______ day of October, 1998, I served a true and correct copy of the foregoing document on the persons listed below by mailing, with the correct postage thereon, or by causing the same to be hand delivered.

Persons Served:

William R. Dalling DALLING & DALLING P.O. Box 50050 Idaho Falis, Idaho 83405

JESSE SMITH **GEORGIA SMITH** P.O. Box 176 Declo, ID 83323

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